

LOAN FUND BOARD OF IRELAND.

THIRTY-FIFTH
ANNUAL REPORT

OF THE

COMMISSIONERS

OF THE

LOAN FUND BOARD OF IRELAND.

PURSUANT TO THE ACT 6 & 7 VICT., CAP. 91.

FOR 1872.

Presented to both Houses of Parliament by Command of Her Majesty



DUBLIN:

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1873.

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THIRTY-FIFTH ANNUAL REPORT

OF THE

COMMISSIONERS OF THE LOAN FUND BOARD OF IRELAND.

In conformity with their prior Reports, the Loan Fund Board submit the following Summary of the Operations of the Loan Funds in Ireland during the past Year:—

Counties.	Number of Inhabitants.	Amount Disbursed during the Year 1874.	Number of Loans in 1875.	Grass Profit.	Interest on Capital, Expenses of Management, Red Deductions, and Loss on Net- work.	Net Loss.	Net Profit.
		£		£ s. d.	£ s. d.	£ s. d.	£ s. d.
Antrim, . . .	1	14,663	1,781	489 4 3	234 8 1	—	254 16 2
Armagh, . . .	—	—	—	—	—	—	—
Carlow, . . .	—	—	—	—	—	—	—
Cavan, . . .	1	15,143	2,128	334 18 0	219 16 0	—	115 2 0
Clare, . . .	1	3,369	823	97 1 3	92 13 2	—	4 8 1
Cork, . . .	7	26,228	5,125	618 6 4	462 14 7	6 11 0	214 9 6
Donegal, . . .	3	45,346	4,288	1,720 11 5	268 12 0	—	342 1 6
Down, . . .	—	—	—	—	—	—	—
Dublin, . . .	—	—	—	—	—	—	—
Fernsborough, . . .	6	76,128	11,401	3,027 7 3	1,177 3 11	—	1,850 3 4
Galway, . . .	1	688	133	39 8 2	25 14 0	—	13 10 2
Kerry, . . .	—	—	—	—	—	—	—
Kildare, . . .	3	9,657	1,857	500 5 1	323 10 11	—	176 9 2
Kilkenny, . . .	4	8,445	2,722	357 5 8	192 1 3	—	165 4 5
King's, . . .	2	12,681	3,881	478 0 4	330 1 2	—	148 0 2
Leitrim, . . .	1	4,120	987	91 19 4	91 2 1	—	0 18 3
Limerick, . . .	5	27,128	6,880	927 4 9	477 15 0	—	450 9 0
Londonderry, . . .	2	21,736	5,786	993 15 6	935 7 9	87 8 0	101 16 0
Longford, . . .	1	6,830	1,215	222 11 11	105 6 0	—	116 5 2
Louth, . . .	—	—	—	—	—	—	—
Mayo, . . .	—	—	—	—	—	—	—
Meath, . . .	1	4,700	1,240	147 0 7	137 12 8	—	9 12 11
Monaghan, . . .	1	2,445	1,145	77 6 8	81 10 6	4 3 10	—
Queen's, . . .	7	35,050	9,035	1,911 8 9	936 8 3	28 12 10	1,003 13 4
Roscommon, . . .	1	10,828	2,235	357 2 5	215 0 8	—	142 12 9
Sligo, . . .	3	21,018	4,520	610 16 2	489 4 7	—	121 11 7
Tipperary, . . .	6	58,608	14,315	1,984 15 4	1,150 6 1	—	834 12 3
Tyrone, . . .	10	78,962	1,9831	2,208 1 7	2,228 0 8	6 3 10	883 15 0
Waterford, . . .	1	11,080	2,034	282 4 0	215 4 8	—	66 9 4
Westmeath, . . .	2	10,822	2,107	330 11 7	282 11 5	0 3 7	48 5 9
Wexford, . . .	3	13,741	3,788	485 14 3	435 17 3	50 12 9	109 0 0
Wicklow, . . .	4	6,908	1,583	264 19 0	228 9 0	—	36 10 9
Total, . . .	78	524,221	108,722	15,442 2 0	12,056 18 2	139 16 7	3,081 2 0

The following Table shows the comparative operations of Loan Funds from the period of the Board's First Report:—

Year.	—	No. of Societies Transacting Annual Accounts.	Amount Granted.	Total Circulation.	Number of Loans issued, or of Policies received.	Total Number of Loans and Policies.	Net Profit applicable to Charity and Reserve Fund.	Total Profit.
			£	£	-		£	£
1838	In the Returns of these years the Loan Funds and Monte de Piété were not separately classified.	50	—	189,225	—	149,728	—	2,547
1839		105	—	816,173	—	382,462	—	11,047
1840		215	—	1,166,046	—	491,756	—	19,527
1841	Loan Funds, 268 Monte de Piété, 8	276	{ 1,838,569 61,955 }	1,900,524	{ 111,304 351,119 }	762,713	{ 14,859 — }	14,859
1842	Loan Funds, 320 Monte de Piété, 7	327	{ 1,091,871 46,169 }	1,138,040	{ 488,702 258,360 }	787,067	{ 18,077 — }	18,077
1843	Loan Funds, 386 Monte de Piété, 7	393	{ 1,656,969 50,878 }	1,707,847	{ 550,870 178,566 }	699,388	{ 11,749 — }	11,749
1844	Loan Funds, 389 Monte de Piété, 4	393	{ 1,703,018 4,801 }	1,707,819	{ 488,237 42,032 }	530,269	{ 8,623 18 }	8,641
1845	Loan Funds, 254 Monte de Piété, 3	257	{ 1,897,457 12,880 }	1,910,337	{ 557,338 83,319 }	590,658	{ 9,690 67 }	9,757
1846	Loan Funds, 260 Monte de Piété, 5	265	{ 1,770,397 6,161 }	1,776,558	{ 470,281 48,722 }	519,003	{ 8,872 72 }	8,944
1847	Loan Funds, 338 Monte de Piété, 4	342	{ 858,647 3,468 }	862,115	{ 291,161 21,750 }	312,911	{ — — }	—
1848	Loan Funds, 377 Monte de Piété, 1	378	{ 717,845 1,202 }	719,047	{ 190,107 10,518 }	200,625	{ — — }	—
1849	Loan Funds, 393 Monte de Piété, 1	394	{ 648,934 1,895 }	650,829	{ 173,673 6,451 }	180,125	{ 761 24 }	785
1850	Loan Funds, 332 Monte de Piété, 1	333	{ 662,791 1,238 }	664,029	{ 186,225 6,699 }	192,924	{ 1,880 19 }	1,899
1851	Loan Funds, 323 Monte de Piété, 1	324	{ 712,673 1,512 }	714,185	{ 194,580 8,761 }	203,341	{ 2,692 — }	2,692
1852	Loan Funds, 313 Monte de Piété, 1	314	{ 739,036 1,450 }	740,486	{ 181,820 7,461 }	251,931	{ 3,082 14 }	3,096
1853	Loan Funds, 312 Monte de Piété, 1	313	{ 842,803 1,386 }	844,189	{ 210,622 7,734 }	218,356	{ 6,818 5 }	6,823
1854	Loan Funds,*	313	—	870,521	—	208,917	—	7,263
1855	Loan Funds,	313	—	883,321	—	208,935	—	8,037
1856	Loan Funds,	315	—	917,686	—	202,440	—	6,527
1857	Loan Funds,	311	—	938,953	—	204,374	—	7,846
1858	Loan Funds,	311	—	936,710	—	206,350	—	7,450
1859	Loan Funds,	312	—	936,217	—	201,807	—	6,769
1860	Loan Funds,	310	—	917,735	—	192,365	—	6,361
1861	Loan Funds,	308	—	896,774	—	182,967	—	5,682
1862	Loan Funds,	308	—	719,466	—	165,327	—	5,039
1863	Loan Funds,	304	—	692,951	—	153,967	—	2,673
1864	Loan Funds,	298	—	636,321	—	147,810	—	1,524
1865	Loan Funds,	27	—	612,786	—	141,051	—	1,818
1866	Loan Funds,	24	—	597,491	—	134,467	—	1,716
1867	Loan Funds,	23	—	583,316	—	130,323	—	1,108
1868	Loan Funds,	20	—	561,437	—	128,074	—	9,366
1869	Loan Funds,	28	—	565,468	—	125,032	—	3,216
1870	Loan Funds,	28	—	565,422	—	121,079	—	3,144
1871	Loan Funds,	21	—	542,295	—	115,076	—	2,265
1872	Loan Funds,	76	—	526,821	—	108,123	—	5,061

* From 1853 Monte de Piété ceased to exist connected with Loan Funds.

The number of Loan Funds in 1872 on Board's Register was 78, being 3 less than in the preceding year.

The circulation of Loan Funds throughout the country connected with the Board in 1872 amounted to £524,821: it fell short of that of the preceding year by the sum of £17,474.

The capital of Loan Funds actually working in 1872 amounted to £134,776; it fell short of that of the preceding year by £4,480.

The number of loans made in 1872 was 108,722; it fell short of that of the preceding year by 6,373.

The number of Notes sold by the Board in 1872, at 1*d.* each, was 69,400, and at 2*d.* each, 37,000, making together 106,400; it fell short of the number sold in 1871 by 7,600.

The produce of the sale of Notes in 1872 was £651 19s. 8d., showing an increase, as compared with 1871, of £178 19s. 8d.

The increase in the produce of Notes sold in 1872 (while there is a decrease in the number issued during same year) arises from the action of the recent amended Act of Parliament 35 and 36 Vict., cap. 17, 27th June, 1872, which increased the price of Promissory Notes from 1*d.* to 2*d.* each, as under:—

69,400	Promissory Notes issued in 1872, at 1 <i>d.</i> each, .	£389	3	4
37,000	" " 1872, at 2 <i>d.</i> each, .	308	6	8
<u>106,400</u>				

Amount remitted by Local Societies for 1d. extra for Promis- sory Notes on hand prior to the late circular intimating the increased charge of 1d. on each Note by the newly-amended Act,	54 9 8
---	--------

Produce of 106,400 Notes issued in 1872.	£851 10 8
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The number of Debentures sold in 1872 by the Board, at 1s. each, was 167; the produce of the sale of which was £8 7s. There was an increase in the number sold, as compared with 1871, of 93, and in the produce of the sale of £4 13s.

The Gross Profits derived by Local Societies from Discount, Fines, Sale of Application Papers and Cards, in 1872, amounted to £15,442 2s.; they fall short of the amount derived from the same sources in 1871 by £317 2s. 11d.

The amount of Fines (one of the above-named items) in 1872 was £3,370 2s. 3d.; showing an increase, as compared with the same item in 1871, of £19 19s. 3d.

The amount of Surplus Profits applied to charitable or useful purposes in the several localities of Loan Funds, in 1872, was £1,529 3s. 5d.; showing a decrease of such grants in that year, as compared with 1871, of £38 11s. 5d.

The Board's Income in 1872, derived from ordinary sources of Revenue, was—

Sale of Notes, Debentures, and Bonds,	£660	7	3
Interest on Funds invested in Government Stock,	90	14	4
Total.	£751	1	6

The Ordinary Income of 1872 exceeded that of the preceding year by the sum of £175 4s. 8d.

The total of Board's Receipts from all sources in 1872 was—

Sale of Notes, Debentures, and Cards,	£660	7	2
Interest on Funds invested in Government Stock,	90	14	4
Total,	£751	1	6

The Board's Expenditure in 1872 was £839 11s. 3d.; it was less than that of 1871 by the sum of £409 12s. 7d.

The Board's Expenditure in 1872 exceeded the Income from all sources by the sum of £88 9s. 8d.

The total Expenditure in 1872 being	£839 11 2
The total Income from all sources being	751 1 6
Excess of Expenditure over Income,	£88 9 8
The total amount of drafts drawn for expenditure in 1872 was	£844 16 9
The total assets applicable were	830 17 10
Net deficiency,	£13 18 11

The reasons for the falling-off of the operations of Loan Funds, from the year 1846 to the present time, may be stated in the following terms:—

The first remarkable decrease from the circulation of 1845 of £1,870,337 sterling to that of 1846 of £1,778,591, and again from that of 1846 to that of 1847 to £867,115, may be mainly ascribed to the results of the famine in 1846-7, extensive emigration, and mortality.

For several subsequent years the influences of that extensive emigration and mortality continued to affect disastrously Loan Fund operations.

Other causes occurred for the decrease of Loan Fund circulation, till eventually it fell, in the year 1870, to the sum of £565,422 sterling. So that the operations of Loan Funds in Ireland were in 1870 less than they had been in 1845 by the sum of £1,304,915.

This very large decrease for many years past may be attributed, to some extent, to alteration for the better in the circumstances of that portion of the industrious agricultural poor of Ireland which constituted the borrower class of Loan Funds; but mainly it must be ascribed to the practice which has been adopted by the Branch Banks throughout the country to a large extent issuing loans so low as £10, and even £5, to borrowers of that class of small farmers and dealers on a small scale who could only heretofore get loans of such small amounts from Loan Funds.

The continued decrease in the income of the Board for several years past having induced the Commissioners to call the attention of the Government to the fact, and the result of inquiries by the Board of the several managers of Loan Funds throughout the country having led to the adoption of the alteration made in the price charged for Promissory Note forms; the introduction of an amended Act of Parliament, 35 and 36 of Viet., chap. 17, date 27th June, 1872, was determined on, whereby the price of said Notes was raised from 1*d.* to 2*d.* each. That increase, there is reason to believe, will suffice in future to meet the expenditure of the Board.

(Signed)

TALBOT DE MALAHIDE.

DE VESCI.

ERNE.

WM. JONES WESTRY.

JOHN LENTAIGNE.

W. H. F. COGAN, P.C., M.P.

JAMES POWER, BART.

THOMAS HINCKS.

WALTER SWEETMAN.

(Countersigned)

R. R. MADDEN, *Secretary*.

SYNOPSIS TABLE, exhibiting the Operations of the

Counties.	Number of Societies registered in 1875.	Amount of Capital &c. in Assets, on 31st December, 1875.	Actual Amount of Capital &c. Paid up on 31st December, 1875.	Total Amount Circulated in 1875.	Number of Loans issued in 1875.	Rate of Interest paid on 31st December, 1875, exclusive of 2nd Series.	Sum in Treasury, on 31st December, 1875.	Amount of Disbursements in 1875.	Amount of Loans raised in 1875.
Austria.	1	£ 4,784	£ 4,778	£ 12,463	1,781	£ s. d. 3,353 8 0	£ s. d. 1,456 19 2	£ s. d. 311 1 0	£ s. d. 20 0 11
Armagh.	—	—	—	—	—	—	—	—	—
Carlow.	—	—	—	—	—	—	—	—	—
Cavan.	1	3,738	3,721	16,143	2,226	3,727 18 0	0 2 5	302 7 8	38 18 7
Clare.	1	791	770	3,509	843	790 17 0	—	80 3 4	9 7 1
Cork.	7	5,136	5,043	26,230	5,425	4,240 8 0	808 6 5	330 9 8	191 4 11
Down.	5	11,397	11,616	43,240	8,220	10,880 8 0	1,000 3 7	973 18 4	372 13 3
Dublin.	—	—	—	—	—	—	—	—	—
Fermanagh.	0	18,661	17,797	76,730	11,601	17,339 3 0	668 10 1	1,331 13 3	399 1 7
Galway.	1	715	661	698	165	134 4 0	330 17 9	21 16 1	1 2 8
Kerry.	—	—	—	—	—	—	—	—	—
Kildare.	2	2,430	2,338	9,637	1,837	2,443 11 0	162 16 7	307 37 2	83 4 1
Kilkenny.	4	2,036	2,037	6,443	2,752	1,075 3 0	75 13 8	140 15 0	39 3 1
King's.	2	3,479	3,404	13,481	3,881	3,445 3 0	39 4 3	394 10 11	152 0 19
Lettin.	1	1,100	1,030	4,126	987	1,050 16 0	83 1 2	68 13 4	14 19 6
Limerick.	5	7,663	6,963	37,188	5,260	5,743 14 0	1,382 11 7	450 5 1	97 14 1
Londonderry.	2	7,892	7,360	31,739	5,760	7,781 1 0	62 12 2	632 0 10	246 8 1
Lough.	1	3,039	3,025	6,800	1,313	1,904 1 0	133 10 1	100 4 3	21 8 2
Loth.	—	—	—	—	—	—	—	—	—
Maye.	—	—	—	—	—	—	—	—	—
Meath.	1	1,380	1,380	5,700	1,246	1,150 4 0	88 16 7	97 0 0	38 18 7
Monaghan.	1	617	611	3,445	1,143	614 3 0	1 17 7	57 5 4	16 7 18
Queen's.	7	8,912	8,703	35,696	9,020	8,101 19 0	860 18 0	632 13 2	358 16 2
Roosession.	1	5,348	3,312	10,888	2,235	3,195 7 0	130 19 6	248 4 2	60 9 6
Sligo.	3	4,965	4,907	21,918	4,590	4,863 19 0	96 4 7	441 19 11	130 13 6
Tipperary.	6	12,335	12,380	58,036	14,315	11,348 18 0	660 19 7	1,030 17 2	374 16 2
Tyrone.	10	33,456	32,712	78,963	13,631	22,900 0 0	1,180 5 9	1,939 18 8	562 16 10
Waterford.	1	2,441	2,436	11,690	2,034	2,436 2 0	—	194 13 4	45 9 11
Westmeath.	2	2,730	2,719	10,822	2,707	2,633 0 0	168 14 10	324 14 2	63 4 4
Wexford.	2	4,368	4,103	13,741	3,786	4,119 2 0	232 0 3	283 7 0	162 13 5
Wicklow.	4	1,859	1,831	6,508	1,085	1,649 7 0	192 17 2	183 9 5	62 11 11
Totals.	78	187,708	184,776	824,821	108,723	187,389 11 0	10,607 19 10	10,891 14 1	3,970 2 2

(A) No. 1.

Loan Fund System during the Year 1872.

Grants made to the Local Authorities for the purpose of Discharge, Drain, and Sewerage Expenses, in 1872.	Total Paid as Salaries and Wages during 1872.	Number of Persons employed.	Total Expenses of Management, including Salaries or Wages, and Loss on Sales, during 1872.	Amount of Interest paid for Capital.	Number of Depositors making such Capital.	Net Loss of 1872, after Payment of Interest on all Expenses, and deducting any Bad Debts.	Net Profit of 1872, after Payment of all Expenses, and deducting any Bad Debts.	Amount of Bad Debts charged to Profit in 1872.	Amount actually applied to the Capital or to the Loan during 1872.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.
379 4 5	324 10 0	3	339 9 8	4 18 8	—	—	24 18 2	—	100 0 0
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
334 18 0	110 10 0	3	133 5 8	114 10 4	12	—	83 2 0	—	—
97 1 8	42 0 0	1	56 15 8	36 0 0	8	—	4 8 3	—	—
616 0 4	349 19 0	12	369 10 3	90 14 4	19	0 11 0	214 9 0	2 4 0	54 0 0
1,380 14 5	479 13 8	11	612 10 7	370 16 2	127	—	337 1 8	—	104 0 0
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
1,027 7 3	649 0 0	21	821 19 11	880 4 0	87	—	886 3 4	—	420 0 0
30 8 2	20 0 0	1	26 18 0	—	—	—	3 10 8	—	—
—	—	—	—	—	—	—	—	—	—
390 5 1	171 16 8	8	264 8 10	79 9 1	17	—	30 9 2	—	28 15 0
197 5 8	94 0 0	7	127 17 8	64 3 7	14	—	65 4 8	—	37 4 8
478 6 4	229 10 0	8	312 14 7	77 8 7	31	—	88 5 2	—	40 0 0
91 19 4	60 0 0	3	50 19 7	34 7 6	12	—	0 16 8	—	—
627 4 9	329 0 0	13	415 14 5	61 17 4	12	—	149 9 0	0 4 0	—
999 10 0	406 10 0	7	331 12 1	246 10 11	39	87 8 9	101 14 9	208 18 0	135 0 0
329 11 11	74 0 0	3	88 19 1	76 10 8	25	—	59 9 2	—	10 0 0
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
147 5 7	60 0 0	2	70 2 8	27 10 0	9	—	19 12 11	—	—
77 8 8	43 0 0	2	49 15 8	28 15 0	7	4 3 10	—	3 0 0	—
1,011 8 9	480 0 6	17	586 10 5	332 7 9	70	28 12 10	103 15 4	17 10 0	38 7 8
337 9 5	169 0 0	4	215 16 10	102 12 10	43	—	18 12 9	—	—
610 19 2	240 0 0	10	297 0 9	183 13 10	40	—	121 14 7	4 10 0	—
1,344 18 4	730 12 0	19	871 6 2	255 3 11	67	—	434 12 3	0 16 0	170 0 0
2,386 1 7	1,130 0 0	29	1,328 13 8	856 16 2	162	6 3 10	343 15 9	13 0 0	160 0 0
262 4 0	120 0 0	3	129 18 8	84 5 0	17	—	18 19 4	0 1 0	27 0 0
330 11 7	165 0 0	4	197 9 3	65 2 2	22	0 5 7	68 5 9	—	75 0 0
486 14 3	276 0 0	6	339 10 7	93 0 8	31	62 12 0	109 9 0	—	73 13 4
264 13 9	140 2 6	10	178 13 5	49 15 7	27	—	30 10 9	—	33 16 0
15,462 2 0	5,674 10 2	206	8,296 12 4	3,366 2 10	927	189 18 7	3,081 2 8	263 3 0	1,329 3 5

OF THE LOAN FUND BOARD, IRELAND.

11

(A) No. 2.

31st December, 1873, as rendered to the Loan Fund Board.

would ap; those printed in Cursive have been closed, by order of the Board, on account of irregularities in the Management.

Great Profit, being the Total Amount returned for Dividend, Interest, and Sums, or Application, in 1873.	Total Paid as Salaries or Wages during 1873.	Number of Total Amounts employed.	Total Expenses of Management, including Salaries, and Loss on Name in 1873.	Amount of Interest paid for Capital.	Number of Deposits as saving and Capital.	Net Loss of 1873 of all other payments, not including any Red Divide.	Net Profit of 1873 of all other payments, not including any Red Divide.	Amount of Red Divide cleared in Stock in 1873.	Amount actually expended for Charitable Purposes in 1873.	Names of Overseers, Trustees.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	
119 6 0	334 10 0	3	359 0 3	4 18 0	-	-	54 13 2	-	103 0 0	James Graham, Esq.
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
324 15 0	110 16 0	2	335 0 8	134 10 4	12	-	85 2 0	-	-	Robert J. Cummings, Esq.
77 1 2	40 0 0	1	96 13 8	36 0 0	8	-	4 8 2	-	-	Paul Hickey, Esq., &c.
35 7 5	14 12 0	2	40 0 8	-	-	-	15 1 6	-	-	Rev. Francis Shorth.
24 18 4	30 0 0	1	33 5 0	-	-	-	3 13 10	-	-	Mr. James B. Scott.
180 15 1	30 15 0	2	54 0 0	20 5 4	0	-	11 1 9	-	-	Miss C. Briscoe.
160 15 3	30 12 0	2	71 3 0	46 13 0	0	-	71 14 7	-	-	Very Rev. F. D. O'Brien, F.R.C.
180 7 11	70 0 0	3	80 3 1	-	-	-	100 2 10	-	50 0 0	H. C. Fryer, Esq.
30 6 10	0 0 0	1	3 10 10	4 34 0	2	-	3 10 0	0 4 0	4 0 0	Rev. R. D. Gwynne.
68 18 11	60 0 0	1	45 10 8	-	-	0 11 0	-	-	-	George Smith, Esq.
618 0 4	243 19 0	10	300 10 8	90 14 4	10	0 11 0	314 9 0	2 4 0	84 0 0	
323 12 2	90 0 0	2	100 12 0	117 17 5	25	-	100 15 10	-	4 0 0	John Doherty, Esq.
340 12 4	120 0 0	2	124 12 4	114 15 1	23	-	71 4 9	-	50 0 0	Rev. John Gwynne.
534 0 1	64 0 0	2	127 0 8	12 9 0	8	-	94 7 1	-	50 0 0	John R. Boyd, Esq., &c.
252 10 10	70 15 0	2	90 0 0	95 11 10	17	-	30 7 2	-	-	Frederick Irvine, Esq., &c.
180 8 11	115 0 0	2	123 15 10	30 5 4	50	-	30 0 9	-	-	Major Montgomery.
1,500 14 5	479 10 5	11	613 16 7	510 16 2	227	-	327 1 0	-	104 0 0	
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
515 15 9	207 0 0	8	307 8 4	240 15 0	14	-	256 12 10	-	390 0 0	Hugh Armstrong, Esq.
250 1 8	100 0 0	2	123 0 4	81 17 9	19	-	45 4 2	-	25 0 0	M. H. Murphy, Esq.
300 17 2	110 0 0	2	127 0 1	90 7 4	0	-	70 1 7	-	30 0 0	Mr. Andrew Ashen.
251 12 8	76 0 0	4	94 0 0	60 1 10	25	-	60 8 8	-	41 0 0	Edward Ashen, Esq., &c.
214 0 10	64 0 0	3	113 16 1	44 22 0	17	-	85 18 9	-	10 0 0	Edward Ashen, Esq., &c.
158 10 1	60 0 0	3	80 4 7	80 13 0	11	-	13 2 4	-	-	Mr. James Dent.
3,200 7 0	549 0 0	31	621 19 11	600 4 0	97	-	620 3 4	-	430 0 0	
30 8 2	30 0 0	1	30 18 0	-	-	-	3 19 2	-	-	Rev. John Sellers.
-	-	-	-	-	-	-	-	-	-	-
542 13 4	123 16 5	6	189 18 5	54 18 5	0	-	57 35 5	-	80 0 0	Henry Harnon, Esq.
127 21 8	49 0 0	0	74 0 0	54 12 5	10	-	38 39 0	-	15 12 0	Rev. Richard W. Baget.
500 5 1	171 35 6	8	244 0 10	75 9 1	17	-	25 9 2	-	30 15 0	

APPENDIX TO THIRTY-FIFTH ANNUAL REPORT

APPENDIX (A) No. 2.—Statement of Accounts of Loan Funds for the Year

Consent and Rate of Loan Fund.	Amount of Capital to be loaned for the year 1872.	Of which is held in Trust for the year 1872.	Actual Amount of Capital loaned on Jan. 1st, 1872.	Total Amount loaned in 1872.	Amount of Interest received in 1872.	Number of Loans made in 1872.	Average Amount of each Loan.	Sum in Favorable State of the Loan, on Jan. 1st, 1872.	Sum in Favorable State of the Loan, on Jan. 1st, 1872.	Sum in Favorable State of the Loan, on Jan. 1st, 1872.	Amount of Interest received in 1872.	Amount of Interest received in 1872.
KINGSTON.												
Colfax, . . .	815	345	814	5,708	-	1,821	3 18 1	0 8	755 19 0	48 0 8	61 16 0	43 5 0
Edwards, . . .	304	304	308	387	-	880	3 17 11	1 34	108 7 0	34 10 5	15 9 0	15 9 0
Stoneyford, . . .	150	1	334	1,585	-	466	3 3 0	0 10	334 0 0	10 0 7	33 12 8	0 2 0
Thomastown, . . .	257	317	535	5,912	-	855	3 5 6	1 24	585 8 0	-	75 17 5	34 16 0
	3,059	627	2,037	6,445	-	3,982	-	-	1,975 5 0	79 15 8	145 15 0	93 5 1
KING'S CO.												
Clare, . . .	2,027	749	2,021	5,552	5,552	2,445	3 0 3	1 82	2,155 10 0	35 18 8	525 19 3	75 8 0
Tullamore, . . .	1,028	1,222	1,222	4,190	-	1,559	3 17 18	1 0	1,910 13 0	3 7 7	69 6 8	79 14 4
	3,055	1,971	3,243	9,742	5,552	4,004	-	-	4,065 3 0	39 0 3	594 19 11	155 0 0
LEITCH.												
Araduff, . . .	1,303	413	1,553	4,700	4,700	387	4 3 7	1 14	1,696 10 0	65 1 8	64 13 4	14 19 8
LEITCH.												
Araduff, . . .	1,303	413	1,553	4,700	4,700	387	4 3 7	1 14	1,696 10 0	65 1 8	64 13 4	14 19 8
LEITCH.												
Araduff, . . .	1,303	413	1,553	4,700	4,700	387	4 3 7	1 14	1,696 10 0	65 1 8	64 13 4	14 19 8
LEITCH.												
Araduff, . . .	1,303	413	1,553	4,700	4,700	387	4 3 7	1 14	1,696 10 0	65 1 8	64 13 4	14 19 8
LEITCH.												
Araduff, . . .	1,303	413	1,553	4,700	4,700	387	4 3 7	1 14	1,696 10 0	65 1 8	64 13 4	14 19 8
LEITCH.												
Araduff, . . .	1,303	413	1,553	4,700	4,700	387	4 3 7	1 14	1,696 10 0	65 1 8	64 13 4	14 19 8
LEITCH.												
Araduff, . . .	1,303	413	1,553	4,700	4,700	387	4 3 7	1 14	1,696 10 0	65 1 8	64 13 4	14 19 8
LEITCH.												
Araduff, . . .	1,303	413	1,553	4,700	4,700	387	4 3 7	1 14	1,696 10 0	65 1 8	64 13 4	14 19 8
LEITCH.												
Araduff, . . .	1,303	413	1,553	4,700	4,700	387	4 3 7	1 14	1,696 10 0	65 1 8	64 13 4	14 19 8
LEITCH.												
Araduff, . . .	1,303	413	1,553	4,700	4,700	387	4 3 7	1 14	1,696 10 0	65 1 8	64 13 4	14 19 8
LEITCH.												
Araduff, . . .	1,303	413	1,553	4,700	4,700	387	4 3 7	1 14	1,696 10 0	65 1 8	64 13 4	14 19 8
LEITCH.												
Araduff, . . .	1,303	413	1,553	4,700	4,700	387	4 3 7	1 14	1,696 10 0	65 1 8	64 13 4	14 19 8
LEITCH. </												

ending 31st December, 1872, as rendered to the Loan Fund Board—continued.

Great Profit, being the Total Amount received for Premiums, Plans, and Cash, or Application Papers, in 1873.	Total Profit as Balance at Wages during 1873.	Number of Total Amount supplied.	Total Expenses of Management, including salaries to Wages, and Loss on Notes in 1873.	Amount of Loans paid for Capital.	Number of Depositors amounting to Capital.	Net Loss of 1873 (if any) after payment of Interest on all Deposits, and deducting any Bad Debts.	Net Profit of 1873 (if any) after payment of Interest on all Deposits, and deducting any Bad Debts.	Amount of Bad Debts cleared in 1873.	Amount actually expended for Charitable Purposes in 1873.	MEMBERS OFFICERS: TREASURERS.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	
150 9 7	40 0 0	2	54 16 4	80 10 0	4	—	58 16 8	—	30 4 8	M. H. Wald, Esq. Rev. W. Gregory. Mrs. Sarah Frost. Ven. Archde. Thacker.
81 16 8	15 0 0	1	10 15 4	—	—	—	14 17 10	—	—	
80 18 5	12 0 0	2	15 5 6	17 10 0	2	—	0 0 11	—	—	
82 3 0	35 0 0	0	40 15 0	10 10 7	3	—	21 0 5	—	17 0 0	
387 2 5	94 0 0	7	127 17 8	64 3 7	24	—	58 4 0	—	37 4 6	
325 8 9	147 10 6	4	187 1 0	77 6 7	21	—	48 17 9	—	40 0 0	Leslie Goodbody, Esq. Richard Wilson, Esq.
155 0 7	82 0 0	4	115 10 2	—	—	—	30 7 5	—	—	
435 8 1	229 10 0	8	312 14 7	77 0 7	31	—	35 5 2	—	40 0 0	
11 18 4	55 0 0	4	20 10 7	34 7 0	12	—	0 10 5	—	—	Mr. James Reynolds.
180 11 8	50 0 0	3	45 13 8	28 3 0	6	—	50 11 8	0 4 0	—	Rev. E. L. Egan. Rev. J. Johnson. John Butler Mann, Esq. Very Rev. Dr. George, &c.
58 7 3	40 0 0	3	44 0 10	33 0 10	2	—	5 5 7	—	—	
76 4 8	48 0 0	2	38 10 9	0 14 0	1	—	16 0 8	—	—	
176 3 8	115 0 0	8	228 12 2	—	1	—	47 10 0	—	—	
180 19 6	90 0 0	2	108 19 0	—	—	—	50 1 6	—	—	Edmond Pitt, Esq.
817 4 8	320 0 0	12	423 24 5	51 17 4	10	—	148 9 0	0 4 0	—	
383 18 0	114 18 8	5	268 15 5	81 5 4	21	—	161 10 9	—	30 0 0	Robert H. Duff, Esq. P. L. J.
465 16 6	391 11 4	4	359 17 8	112 9 7	29	87 8 0	—	398 18 0	100 0 0	
900 12 0	406 10 0	7	542 12 1	244 15 11	53	87 8 0	175 10 5	398 18 0	525 0 0	
322 11 11	74 0 0	0	88 10 1	78 10 8	25	—	50 2 2	—	10 0 0	Rev. G. L. Harcourt.
—	—	—	—	—	—	—	—	—	—	
—	—	—	—	—	—	—	—	—	—	
147 5 7	60 0 0	2	70 5 8	27 10 0	0	—	19 12 11	—	—	Thomas Boddie, Esq.
97 0 8	42 0 0	2	49 15 6	38 15 0	7	4 0 10	—	5 0 0	—	Mr. Wilson Jamieson.
187 11 1	08 0 0	3	131 7 11	99 11 0	36	—	53 18 2	—	3 7 8	Colwell Hall.
139 1 5	72 0 0	3	84 5 1	40 10 0	10	15 1 4	—	6 6 0	—	John Wrafter, Esq. Anthony Finn, Esq. William Roe, Esq. Very Rev. Dean Whalley. William Edge, Esq.
130 19 0	51 7 8	2	89 5 1	24 0 5	15	1 2 10	—	11 4 1	—	
303 8 7	110 0 0	2	128 5 3	92 10 0	12	18 8 5	—	—	—	
268 2 3	87 18 0	4	95 11 11	75 0 7	10	—	31 8 8	—	38 0 0	
145 7 0	01 0 0	3	77 10 3	82 0 0	7	—	58 17 0	—	16 0 0	
1,212 8 0	490 0 0	17	566 10 4	382 7 5	70	28 22 10	309 18 4	17 10 0	58 7 8	
337 2 0	180 0 0	4	212 10 30	168 12 10	42	—	38 12 0	—	—	John McDonnell, Esq.
325 15 5	73 0 0	4	98 0 8	70 5 0	21	—	45 14 0	6 20 0	—	Mr. P. P. Callaghan. Robert Crawford, Esq. George Leach, Esq.
189 14 8	73 0 0	3	60 15 6	43 4 4	11	—	68 10 10	—	—	
181 9 3	60 0 0	3	104 19 0	63 2 4	8	—	23 5 9	—	—	
689 19 8	240 0 0	20	937 0 0	785 18 10	40	—	221 14 7	0 10 0	—	

COUNTY AND NAME OF LOAN FUND.	Amount of Capital, to be applied for the Year 1872.	Of which is held out of Interest, being Original Subscrip- tion or Unapplied Funds.	Actual Amount of Capital working on 31st Dec. 1872.	Total Amount Allocated in 1872.	Amount issued in Monthly Loans.	Number of Loans issued in 1872.	Average Amount of each Loan.	Amount of Total Loans issued in 1872.	Sum of Reversions made on 31st Dec. 1872, exclusive of End Reversions.	Sum of Reversions made on 31st Dec. 1872.	Amount of Reversion received in 1872.	Amount of Interest received in 1872.
TERRACE.	£	£	£	£	£	£	£	£	£	£	£	£
Borwick, ..	1,488	555	1,475	5,700	4,860	1,658	2 8 8	1 5	1,415 0 0	28 15 0	140 7 0	55 18 0
Cable, ..	1,787	547	1,784	7,943	—	2,486	3 0 11	0 12	1,751 8 0	132 8 0	180 4 4	5 14 0
Cable, ..	3,487	3,487	3,479	14,392	6,828	3,619	3 10 0	1 12	3,148 4 0	340 18 1	330 10 5	40 12 0
Cable, ..	1,489	619	1,475	5,325	—	1,754	3 0 9	1 8	1,679 14 0	54 0 4	60 16 0	50 1 0
Field, ..	2,202	1,126	2,061	8,818	5,217	2,285	3 13 1	1 6	2,217 12 0	236 7 3	213 3 3	77 25 0
Heaven, ..	2,211	738	2,286	10,393	707	2,210	4 4 4	1 12	2,210 18 0	100 17 8	263 0 6	134 27 4
Tipton, ..	12,357	7,045	12,326	52,552	17,852	16,812	—	—	11,345 18 0	690 10 7	1,020 27 8	574 15 1
TRENT.												
Castleton, ..	2,222	432	2,215	8,345	5,000	1,554	5 7 8	0 7	2,156 7 0	72 22 2	304 11 6	62 9 7
Castleton, ..	1,267	579	1,277	7,973	4,661	1,685	4 7 4	0 25	1,712 19 0	64 16 0	154 10 0	43 6 1
Castleton, ..	1,667	116	1,581	5,900	2,505	2,654	0 8 3	1 6	1,669 12 0	—	349 3 0	32 3 4
Castleton, ..	1,665	171	1,632	5,711	6,090	1,673	4 10 10	1 11	1,594 2 0	—	152 1 10	55 19 0
Castleton, ..	2,222	1,222	2,221	9,000	0,000	1,222	6 16 7	1 8	2,214 8 0	242 0 6	151 1 0	66 10 0
Castleton, ..	4,222	1,177	4,269	15,037	10,037	5,111	7 11 11	1 8	4,211 0 0	42 16 0	250 22 4	61 12 0
Castleton, ..	2,468	468	2,460	7,222	7,222	1,222	4 4 10	3 44	2,250 12 0	316 10 3	306 16 0	57 13 0
Castleton, ..	2,222	555	2,777	8,777	1,222	1,222	4 1 1	2 0	2,222 14 0	148 13 3	278 14 10	57 7 0
Castleton, ..	1,222	165	1,777	6,222	2,222	1,222	4 11 2	1 10	1,222 1 0	287 9 2	127 7 6	42 4 4
Castleton, ..	1,222	21	1,222	5,222	2,222	1,222	0 10 8	3 6	1,222 16 0	—	171 6 10	30 9 0
TRENT, ..	22,422	2,222	22,422	78,000	72,000	12,000	—	—	22,222 0 0	1,166 0 0	1,000 16 0	602 16 0
WATFORD.												
Watford, ..	2,111	705	2,185	11,800	—	2,034	5 14 11	1 5	2,036 2 0	—	224 13 4	45 2 0
WIMBORNE.												
Wimborne, ..	604	117	602	2,614	653	813	3 0 3	1 32	598 8 0	15 16 0	60 6 4	14 12 11
Wimborne, ..	2,110	1,222	2,117	8,208	0,273	1,287	4 0 11	1 4	1,994 15 0	152 10 10	178 4 10	47 12 0
WIMBORNE, ..	2,730	1,460	2,719	10,255	0,000	2,707	—	—	2,253 0 0	109 14 10	224 14 2	62 4 4
WICKHAM.												
Wickham, ..	651	271	643	2,700	—	1,222	3 1 2	1 75	128 8 0	117 4 0	61 15 4	51 0 0
Wickham, ..	2,880	1,122	2,780	8,008	5,681	2,122	4 1 2	1 1	2,683 17 0	—	102 16 10	80 6 10
Wickham, ..	625	493	474	1,977	480	442	3 0 0	1 0	608 17 0	114 15 0	20 10 10	22 3 0
WICKHAM, ..	4,222	2,222	4,202	13,741	0,222	3,755	—	—	4,219 2 0	220 0 0	222 7 0	182 15 0
WICKHAM, ..												
Wickham, ..	221	111	388	1,100	753	413	3 1 1	1 8	265 3 0	63 8 8	22 2 7	11 5 0
Wickham, ..	244	222	529	2,222	1,222	406	4 17 0	3 0	222 0 0	16 6 0	54 1 4	22 11 0
Wickham, ..	285	277	321	1,700	1,222	476	3 16 0	1 0	422 27 0	61 14 4	49 10 0	18 10 0
Wickham, ..	460	120	422	1,222	1,222	360	4 2 7	5 75	470 12 0	31 8 7	47 14 10	10 2 0
WICKHAM, ..	1,222	205	1,201	4,908	4,000	1,000	—	—	1,000 7 0	182 17 5	180 6 3	62 11 11

ending 31st December, 1872, as rendered to the LOAN FUND BOARD—continued.

Grants Paid, Interest on Loans, &c. Total Grants received for Public Works, and Grants for Agriculture, &c., in 1872.	Total Paid as Salaries or Wages during 1872.	Total of Paid in 1872.	Total Expenses of Management, including Interest on Loans, and Loss on Sales in 1872.	Amount of Revenue paid for Capital.	Number of Expenditure on Capital.	Net Loss of 1872 (if any) after payment of Interest on all Loans, and on Capital, and on all other debts.	Net Profit of 1872 (if any) after payment of Interest on all Loans, and on Capital, and on all other debts.	Amount of Debts charged to Stock in 1872.	Amount actually expended for Capital in 1872.	Names of Officers and Treasurers.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	
256 10 4	88 8 0	3	117 10 3	55 0 0	7	-	45 5 7	-	-	Dr. M. MacGarry, John Jellison, Esq., Matthew O'Brien, Esq., John McDermott, Esq., Mr. James Evans, Mr. John Ryan.
168 5 11	75 0 0	3	85 0 0	52 3 2	27	-	31 5 0	-	-	
381 14 8	190 0 0	3	200 0 0	5 8 9	1	-	178 5 0	-	100 0 0	
175 10 1	50 4 0	0	100 3 2	25 10 0	0	-	28 14 11	-	38 0 0	
112 5 8	185 0 0	3	207 0 4	97 27 3	0	-	48 3 11	0 10 0	40 0 0	
320 5 8	130 0 0	3	140 10 0	70 6 7	19	-	169 10 4	-	-	
1,384 18 4	720 18 0	10	871 0 0	358 3 11	67	-	424 10 3	0 10 0	170 0 0	
208 10 1	85 0 0	2	109 8 11	51 0 10	14	-	80 2 4	-	-	Gilbert M'Hugh, Esq., Mr. Thomas M'Gee, Robert M'Gee, Esq., Mr. Thos. M'Gee, Edward M'Gee, Esq., John Rogers, Esq., Mr. James Graham, Robert Henry, Esq., James Davis, Esq., Mr. James Donnelly.
244 4 2	132 0 0	2	102 0 0	52 0 0	14	-	11 9 5	-	-	
178 7 0	70 0 0	2	70 16 11	31 11 0	7	-	17 18 7	-	-	
118 10 4	84 0 0	3	107 0 0	70 10 0	29	-	17 0 0	15 0 0	-	
118 9 3	135 0 0	2	147 2 0	25 10 0	12	-	28 18 4	-	-	
241 16 10	125 0 0	4	154 15 3	105 7 3	32	0 3 10	-	-	100 0 0	
208 7 1	108 0 0	3	147 11 5	90 19 1	16	-	70 16 7	-	-	
108 8 2	118 0 0	3	130 10 0	57 0 0	3	-	23 11 7	-	60 0 0	
118 12 4	112 0 0	4	131 2 8	66 0 0	24	-	1 2 6	-	-	
322 6 4	110 0 0	3	128 3 5	70 5 0	20	-	15 17 11	-	-	
1,336 1 7	1,120 0 0	59	1,308 10 8	650 10 5	123	0 3 10	243 15 8	13 0 0	180 0 0	
202 4 0	120 0 0	3	118 10 8	54 5 0	17	-	16 18 4	0 1 0	27 0 0	V. S. Deandra, Esq.
55 12 11	60 0 0	2	68 10 6	17 3 0	10	0 3 7	-	-	-	W. C. Culligan, Esq., Mr. Francis Hughes.
244 27 8	105 0 0	3	188 10 8	47 19 2	12	-	63 5 8	-	75 0 0	
250 11 7	245 0 0	4	197 3 8	55 2 8	18	0 5 7	68 5 8	-	75 0 0	
128 11 9	54 0 0	3	95 10 0	14 0 0	0	-	17 15 8	-	-	Edward J. Leth, Esq., Rev. P. Crane.
203 19 8	190 0 0	3	127 10 0	74 7 0	20	-	21 13 0	-	75 13 4	
61 2 10	82 0 0	1	112 15 2	10 19 8	5	65 18 0	-	-	-	Mr. Joseph Amelford.
408 14 3	170 0 0	6	329 10 7	66 0 8	31	64 10 0	168 8 0	-	73 13 4	
47 7 9	54 2 8	3	35 3 2	10 8 0	16	-	0 0 1	-	-	Mr. Peter Douglas, Michael Foster, Esq., Mr. Melville Esq., Rev. T. O. Richardson Esq.
62 6 8	45 0 0	3	60 0 11	12 10 7	10	-	0 18 4	-	4 10 0	
75 15 2	32 0 0	3	41 15 8	7 8 0	4	-	24 7 11	-	15 0 0	
62 18 8	25 0 0	1	50 8 1	17 8 0	7	-	0 2 1	-	15 0 0	
264 18 8	140 0 0	10	178 18 8	40 13 7	37	-	38 10 0	-	33 16 0	

Ministerium of Louis-François Berthelot, in order of the Royal French Republic of Berlin, since the year 1807

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APPENDIX (A) No. 4.

RETURNS OF INSPECTIONS by BOARD'S OFFICERS, during the year 1872.

Name of Loan Fund.	Date of Inspection in 1872.	Date of last preceding Inspection.	Name of Loan Fund.	Date of Inspection in 1872.	Date of last preceding Inspection.
Dundalk,	9th Jan.,	28th Oct., 1869.	Durrow (Special),	20th July,	25th Jan., 1872.
Sligo,	11th Jan.,	27th Oct., 1869.	Athy,	23rd Sept.,	30th Jan., 1870.
Beinagh,	13th Jan.,	30th Oct., 1869.	Fountainstown,	25th Sept.,	2nd July, 1870.
Mountrath,	22nd Jan.,	26th Mar., 1870.	Waterford,	2nd Oct.,	23rd Aug., 1870.
Durrow,	25th Jan.,	27th May, 1870.	Piddown,	3rd Oct.,	25th Aug., 1870.
Abhayleix,	27th Jan.,	26th May, 1870.	Thomastown,	5th Oct.,	14th July, 1870.
Limerick, Pory and Jubilee,	12th Feb.,	4th April, 1870.	Coastland,	14th Oct.,	8th April, 1871.
Limerick Industrial,	14th Feb.,	6th April, 1870.	Stewartstown (Special),	15th Oct.,	6th Nov., 1870.
Arkston,	16th Feb.,	21st April, 1870.	Drumbligh,	16th Oct.,	3rd Nov., 1870.
Ballingary,	17th Feb.,	23rd April, 1870.	Drumsey,	17th Oct.,	31st Oct., 1870.
Rosara,	26th Feb.,	25th Jan., 1870.	Cockstown (Special),	19th Oct.,	6th April, 1871.
Nemagh (Special),	28th Feb.,	27th Jan., 1870.	Drumseila,	28th Oct.,	6th May, 1871.
Borrisokane,	29th Feb.,	29th Jan., 1870.	Northwinstewart,	30th Oct.,	4th May, 1871.
Maynooth (Special),	1st Mar.,	6th Nov., 1871.	Omagh,	1st Nov.,	26th Sept., 1870.
New Ross National (Special),	26th Mar.,	8th Sept., 1870.	Possorey,	2nd Nov.,	30th Sept., 1870.
New Ross Benevolent,	27th Mar.,	8th Sept., 1870.	Cockstown (Special),	5th Nov.,	19th Oct., 1872.
Ennisceorthy,	29th Mar.,	10th Sept., 1870.	Strabane,	18th Nov.,	1st May, 1871.
Stoneyford,	8th April,	13th July, 1870.	Castlederg,	20th Nov.,	3rd May, 1871.
Callan,	10th April,	16th July, 1870.	Irvinestown,	22nd Nov.,	6th March, 1871.
Arntim (Special),	1st May,	1st Nov., 1870.	Trillick,	23rd Nov.,	First inspection.
Tipperary,	13th May,	14th May, 1870.	Kells,	24th Dec.,	24th Jan., 1871.
Galbally,	15th May,	25th April, 1870.	Ballyjamesduff,	10th Dec.,	26th Jan., 1871.
Cahir,	27th May,	12th May, 1870.	Curraheen,	12th Dec.,	10th Jan., 1871.
Fothard,	28th May,	10th May, 1870.	Crichton,	15th Dec.,	6th Feb., 1871.
Cashel,	31st May,	28th April, 1870.	Tempe,	14th Dec.,	8th Feb., 1871.
St. Mary's, Athlone,	8th July,	24th Dec., 1870.	Beniskillen,	16th Dec.,	11th Mar., 1871.
Athlone (Benevolent),	9th July,	22nd Dec., 1870.	Kesh,	18th Dec.,	9th Mar., 1871.
Loughrea,	11th July,	21st Dec., 1870.	Leek,	19th Dec.,	7th Mar., 1871.
Miltown Malbay,	13th July,	9th April, 1870.	Raphoe,	21st Dec.,	4th Dec., 1871.
			Letcherbury,	23rd Dec.,	8th Dec., 1871.

APPENDIX (B) No. 1.

ANALYSIS of the COMMISSION of the NOTES and DEBENTURES ISSUED in 1872, and of RECEIPTS from all sources during the same year.

The Committee to audit the above met on the 1st day of April, 1873, for that purpose.

Your Committee find that there were 30,300

Notes in Stock on 1st January, 1872.

That on 19th January, 1872, were entered, 100,000

Making to be accounted for, 130,300

Of these were issued during 1872, 105,400

Leaving in Stock on 1st January, 1873, 32,800

Your Committee having examined the Stock at date of audit, and taken into account the Notes issued since the 1st of January last, find the above number were actually in Stock at that date.

It will be seen by the annexed account, that £651 15s. 8d. for the 105,400 Notes issued as under, has been duly lodged to your credit at the Bank of Ireland.

65,400 Promissory Notes issued at 1d.

each, produce, £289 3 4

37,000 Promissory Notes issued at 3d.

each, produce, 308 6 8

105,400

Amount remitted by Local Societies for

1d. extra on Promissory Notes on bond

prior to the late Circular intimating the

increased charge of 1d. on each note

by the newly amended Act, 54 9 8

Produce of 105,400 Notes issued in 1872, £651 19 8

Your Committee find that the number of the

last Debenture issued in the year 1872 was

Deducting the number issued to 31st Dec-

ember, 1871, 15,349

It will appear that 167

Debentures were issued during 1872.

It will be seen by the annexed account, that £8 7s. for the 167 Debentures issued at 1s. each, has been duly lodged to the credit of the Board in the Bank of Ireland.

Your Committee find there were 1,695

Deposit cards in Stock on 1st January, 1872.

Of these were issued during 1872, 12

Leaving in Stock on 1st January, 1873, 1,683

Your Committee having examined the Stock at date of audit, and taken into account the cards issued since the 1st of January last, find the above number were actually in Stock at that date.

It will be seen by the annexed account that 6d. for the 12 Deposit Cards issued at 3d. each, has been duly lodged to the credit of the Board in the Bank.

Your Committee find the April and October dividends on your Funded Stock has been duly lodged to your credit, amounting to £30 14s. 4d.

According to Board's order of 16th March, 1872, £200 worth of Stock was sold out, and duly lodged to your credit in the Bank.

These several sums, added to the balance in Bank on 1st January, 1872, give a total of £1,030 17s. 10d.

Your Committee find that drafts to the amount of £844 15s. 9d. were signed by the Board, in conformity with your minutes, of which particulars are annexed.

From the total, then, of £1,030 17 10

Is to be deducted drafts for 844 15 9

Which should leave a balance in

Bank, on 1st January, 1873, of 186 1 1

Your Committee find that the Bank gives you credit

for this balance.

APPENDIX (B) No. 1—continued.

ACCOUNT OF NOTES AND DISBURSMENTS MADE, AND EXPENDITURES FOR THE YEAR 1872.

		£	s.	d.	£	s.	d.
1872.							
Jan.,	To Balance in Bank (net),				79	16	4
	Lodgements for Notes, per Secretary,	645	14	8			
	Do. do. direct,	6	5	0			
					651	19	8
	Lodgements for Debentures, per Secretary,	8	7	0			
	Do. do. direct,	—			8	7	0
	Lodgements for Deposit Cards, per Secretary,	0	0	6			
	Do. do. direct,	—			0	0	6
April,	Dividend on Stock of £3,088 Ga. 8d.,	246	6	6			
	Less Income Tax,	1	5	2			
				45	3	4	
Oct.,	Dividend on Stock of £3,088 Ga. 8d.,	246	6	6			
	Less Income Tax,	0	15	6			
				45	11	0	
	Amount of Stock sold out by Board's Order, 15th March, 1870,			200	0	0	
					200	0	0
	Total,	—			1,030	17	10
	From which deduct year's drafts,	—			844	16	9
	Balance in Bank on 1st January, 1873,	—			186	1	1

(Signed)

JAMES POWER, Chairman.
WM. JONES WESTBY.
JOHN LENTAIGNE.

ANALYSIS OF THE COMMITTEE ON THE GENERAL EXPENDITURE AND PETTY EXPENSE ACCOUNTS FOR THE YEAR 1872.

The Committee appointed to audit the General Expenditure and Petty Expense Accounts for 1872, met on the 1st day of April, 1873, for that purpose.

Your Committee report that they find a balance of £2 Ga. 11d. was in the hands of Secretary for current Expenses at date of last audit.

Your Committee charged the Secretary with this balance, and the sum of all the Drafts drawn in 1872, making together a sum of £847 Ga. 8d., as explained at foot.

Vouchers for all payments, as per the annexed account, were submitted, and having been examined one by one, your Committee have to report the same correct.

Your Committee find a balance in Secretary's hands of £7 14s. 6d. on 31st December, 1872, which is to be charged to him as the basis of next audit.

	£	s.	d.
Balance in Secretary's hands 1st January, 1873,	2	8	11
Amount of Drafts drawn in 1872,	844	16	9
	847	5	8
Deduct Expenditure as per annexed account,	839	11	3
Balance in Secretary's hands 1st January, 1873,	7	14	6

ACCOUNT REFERRED TO IN THE ANNEXED REPORTS, SHOWING PARTICULARS OF EXPENDITURE.

	£	s.	d.
Salaries of Board's Officers,	732	4	10
Printing of Promissory Notes,	44	2	4
Petty Expenses,	4	4	5
Law Charges,	34	7	5
Inspector's Postage Account,	1	0	2
Income Tax for Board's Officers for two years ending 5th April, 1873,	17	10	0
Costs for Offices,	6	2	0
	829	11	2

(Signed),

JAMES POWER.
WM. JONES WESTBY.
JOHN LENTAIGNE.

APPENDIX (B).—*N. & C.*

Showing ORDINARY INCOME and EXPENDITURE of the Board for 1871 and 1872.

1871.			1872.		
ORDINARY SOURCES OF INCOME.			ORDINARY SOURCES OF INCOME.		
Receipts for Notes and Debentures,	£	s. d.	Receipts for Notes and Debentures,	£	s. d.
Dividends on Stock,	478	14 3	Dividends on Stock,	480	7 3
	97	8 1		90	14 4
	575 10 10			570 1 6	
ORDINARY EXPENDITURE.			ORDINARY EXPENDITURE.		
Salaries,	£	s. d.	Salaries,	£	s. d.
Printing,	52	18 10	Printing,	44	2 4
Post Expenses,	8	0 8	Post Expenses,	4	4 5
Inspector's Postage Account,	1	0 8	Inspector's Postage Account,	1	0 2
Extra Inspection Expenses,	5	15 4	Extra Inspection Expenses,	—	—
Costs for Office,	3	6 6	Costs for Office,	6	2 0
Law Charges,	18	5 0	Law Charges,	34	7 5
	121 7 4			120 11 1	
Excess of Ordinary Expenditure over Ordinary Income for the year 1871,			Excess of Ordinary Expenditure over Ordinary Income for the year 1872,		
	£243 10 4			£28 9 8	

APPENDIX (C).

A List of the MEMBERS of the LOAN FUND BOARD, with the dates of their respective Appointments, and the Number of Attendances of each Member at the Meetings of the Board, for the Year ending 31st December, 1872.

N.B.—The Board held 15 Meetings during the Year 1872.

Members' NAMES.	Date of Appointment.	No. of Attendances.	Members' NAMES.	Date of Appointment.	No. of Attendances.
The Right Honorable Fitzstephen French, M.P.,	2nd Jan., 1837.	—	The Right Honorable Lord Talbot de Malahide,	28th Mar., 1854.	1
Viscount De Vesci,	"	2	Lieut.-Col. George George Ouseley	12th Sept., 1856.	—
Sir James Power, Bart., B.L.,	"	13	Higgins,	14th April, 1858.	—
James O'Farrell, Esq.,	10th Feb., 1841.	—	The Right Honorable the Earl of Balmora,	15th June, 1859.	5
Rev. Thomas Hinks, A.M.,	"	10	William Jones Westby, Esq.,	12th April, 1860.	4
John Lonsdale, Esq., D.L.,	"	—	B.L.,		
The Right Honorable the Earl of Errol, K.P.,	"	—	The Right Honorable W. H. F. Cogan, M.P.,		
The Right Honorable William Fownes Tighe,	"	—			
John Barlow, Esq., J.P.,	9th Jan., 1843.	—			
Sir John Ennis, Bart., J.P., D.L.,	"	2			
Chas. Vary Rev. Chas. Vignolles,	"	—			
Dean of Ossory,	"	—			
Rev. Frederickman, Esq.,	20th Jan., 1846.	4	Clerk—Wm. O'Connor Morris,	15th May, 1859.	
The Rev. H. U. Tighe,	18th Feb., 1846.	—	Esq., 23, Rutland-square, N.,		
Rev. John of Derry,	30th Jan., 1851.	—	Secretary—Rich. Robt. Madden,	19th Mar., 1860.	
The Rev. J. Porter, LL.B.,			Esq., Dublin Castle,		